

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MATTHEW J. BROWN
BETH BROWN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-22794

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/11/2018 and confirmed on 8/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		122,110.00
Less Refunds to Debtor	10.34	
TOTAL AMOUNT OF PLAN FUND		122,099.66

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,310.00	
Trustee Fee	5,725.39	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,035.39

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 7695	0.00	52,633.95	0.00	52,633.95
	PNC BANK NA Acct: 7695	825.40	825.40	0.00	825.40
	IRVIN WORKS FCU (NOW STEEL STRONG Acct: 6032	32,892.29	32,892.29	3,693.50	36,585.79
	IRVIN WORKS FCU (NOW STEEL STRONG Acct: 6032	0.00	0.00	0.00	0.00
					90,045.14

Priority					
	BRAD HAMRIC ESQ Acct:	0.00	0.00	0.00	0.00
	MATTHEW J. BROWN Acct:	0.00	0.00	0.00	0.00
	MATTHEW J. BROWN Acct:	10.34	10.34	0.00	0.00
	BRAD HAMRIC ESQ Acct:	2,310.00	2,310.00	0.00	0.00

*** NONE ***

Unsecured					
	DUQUESNE LIGHT COMPANY(*) Acct: 6985	414.50	398.27	0.00	398.27
	CITIBANK NA** Acct: 8060	1,852.61	1,780.05	0.00	1,780.05
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct:	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENIT Acct: 0422	559.26	537.36	0.00	537.36
	IRVIN WORKS FCU (NOW STEEL STRONG	9,798.74	9,414.96	0.00	9,414.96

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6022				
	IRVIN WORKS FCU (NOW STEEL STRONG)	8,658.70	8,319.57	0.00	8,319.57
	Acct: 0025				
	IRVIN WORKS FCU (NOW STEEL STRONG)	2,003.12	1,924.67	0.00	1,924.67
	Acct: 6042				
	CAPITAL ONE NA**	896.53	861.41	0.00	861.41
	Acct: 0183				
	SOFI LENDING CORP	0.00	0.00	0.00	0.00
	Acct:				
	PRA/PORTFOLIO RECOVERY ASSOC	609.00	585.15	0.00	585.15
	Acct: 0953				
	PEOPLES NATURAL GAS CO LLC*	205.75	197.69	0.00	197.69
	Acct: 4299				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					24,019.13
TOTAL PAID TO CREDITORS					114,064.27

TOTAL CLAIMED
PRIORITY 0.00
SECURED 33,717.69
UNSECURED 24,998.21

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

MATTHEW J. BROWN
BETH BROWN
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Repondents.

Case No.:18-22794

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Matthew J. Brown
Beth Brown
Debtors

Case No. 18-22794-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Matthew J. Brown, Beth Brown, 3812 McLean Dr, McKeesport, PA 15133-1002
14879561	CBNA Best Buy, 50 NW Point Rd, Prospect Heights, IL 60070
14879565	Irwin Works FCU, 1301 Camp Hollow Rd, Dravosburg, PA 15034

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14912021	Email/PDF: bncnotices@becket-lee.com	Sep 29 2023 01:29:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14917674	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:28:27	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14879564	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Commenity Bank, Box 182789, Columbus, OH 43218-2789
14913890	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 29 2023 01:14:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14879563	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:08:38	Chase Card, Box 15298, Wilmington, DE 19850
14879562	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:08:38	Chase, Box 15298, Wilmington, DE 19850
14879566	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 29 2023 01:11:00	Kohls, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14912808	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:11:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14879567	Email/Text: Bankruptcy.Notices@pnc.com	Sep 29 2023 01:11:00	PNC Mortgage, Box 8703, Dayton, OH 45401
14914015	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 02:54:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14879889	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 02:53:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905900	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14913487	Email/Text: bnc-quantum@quantum3group.com	Sep 29 2023 01:13:00	Quantum3 Group LLC as agent for, Comenity

District/off: 0315-2

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 19

14879568	+ Email/PDF: SoFiBKNotifications@resurgent.com	Sep 29 2023 02:54:01	Bank, PO Box 788, Kirkland, WA 98083-0788
14879569	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:39	SOFI, 375 Heraldsburg Ave, Healdsburg, CA 95448-4119
			Synchrony Bank Care Credit, 950 Forrer Blvd, Dayton, OH 45420-1469

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank National Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14913971	##+	Irvin Works Federal Credit Union, PO Box 250, Dravosburg, PA 15034-0250

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brad L. Hamric	on behalf of Joint Debtor Beth Brown hamriclaw@comcast.net
Brad L. Hamric	on behalf of Debtor Matthew J. Brown hamriclaw@comcast.net
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7